

In re:
Juan A Ortega
Juan A Ortega
Debtors

Case No. 22-12424-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 13, 2022

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2022:

Recip ID	Recipient Name and Address
db	+ Juan A Ortega, PO Box 401, West Grove, Pa 19390-0401
db	+ Juan A Ortega, 360 South Jennersville Road, West Grove, PA 19390-9410
14720725	+ First Horizon, Attn: Bankruptcy, 165 Madison Ave., Memphis, TN 38103-2723
14720726	+ First Horizon Bank, 6522 Chapman Highway, Suite 110, Knoxville, TN 37920-6582
14727171	+ First Horizon Bank Successor by Conversion, to First Tennessee Bank National Associa, c/o Law Office of Gregory Javardian, 1310 industrial Blvd., Ste 101, Southampton PA 18966-4030
14726810	+ First Horizon Bank Successor by Conversion, to First Tennessee Bank National Associa, PO Box 1469, Knoxville, TN 37901-1469
14720727	+ First Tennessee, Attn: Bankruptcy, PO Box 1469, Knoxville, TN 37901-1469
14721374	+ First Tennessee Bank National Association, PO Box 1469, Knoxville, TN 37901-1469
14720728	+ Gregory Javardian, Esquire, Law Office of Gregory Javardian, LLC, 1310 Industrial Boulevard, 1st Floor, Suite 101, Southampton, PA 18966-4030
14720729	+ Timothy E. Wilfong, Esquire, Law Office of Timothy E Wilfong LLC, 20 South Main Street, Phoenixville, PA 19460-3436
14720732	+ USSA Federal Saving Bank/Nationstar, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Ste B, Coppell, TX 75019-4620

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: timwilfong@aol.com	Oct 14 2022 00:26:00	TIMOTHY WILFONG, Law Office of Timothy E Wilfong LLC, 20 South Main Street, Phoenixville, PA 19460
tr	+ Email/Text: bncnotice@ph13trustee.com	Oct 14 2022 00:26:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Oct 14 2022 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 14 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2022 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 14 2022 00:26:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14720724	EDI: CAPITALONE.COM	Oct 14 2022 04:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14724697	+ EDI: AIS.COM	Oct 14 2022 04:28:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14720730	EDI: USAA.COM	Oct 14 2022 04:28:00	USAA Credit Card Services, PO Box 65020, San

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14720731

+ Email/Text: RASEBN@raslg.com

Antonio, TX 78265-5020

Oct 14 2022 00:26:00

USAA Federal Savings Bank, c/o Robertson,
Anschutz,,Schneid & Crane, 10700 Abbott's
Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARY F. KENNEDY	on behalf of Creditor First Tennessee Bank National Association mary@javidianlaw.com coleen@javidianlaw.com;chris.cummins@javidianlaw.com;angie.harrigan@javidianlaw.com
MARY F. KENNEDY	on behalf of Creditor First Horizon Bank Successor by Conversion to First Tennessee Bank National Association mary@javidianlaw.com coleen@javidianlaw.com;chris.cummins@javidianlaw.com;angie.harrigan@javidianlaw.com
REBECCA ANN SOLARZ	on behalf of Creditor USAA FEDERAL SAVINGS BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
TIMOTHY WILFONG	on behalf of Debtor Juan A Ortega timwilfong@aol.com notice1776@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:		
Debtor 1:	<u>Juan A Ortega</u>	Social Security number or ITIN: xxx-xx-2500
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<u>Juan A Ortega</u>	Social Security number or ITIN: xxx-xx-2500
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 9/12/22
Case number:	22-12424-mdc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Juan A Ortega	Juan A Ortega
2. All other names used in the last 8 years		
3. Address	360 South Jennersville Road West Grove, PA 19390	PO Box 401 West Grove, Pa 19311
4. Debtor's attorney Name and address	TIMOTHY WILFONG Law Office of Timothy E Wilfong LLC 20 South Main Street Phoenixville, PA 19460	Contact phone 610 247 1249 Email: timwilfong@aol.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 10/13/22

For more information, see page 2

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7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 7, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 2/5/23 Filing deadline: 11/21/22 Filing deadline: 3/13/23
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1625.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/19/23 at 9:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	